

St. Mary's Bank
CONSUMER CREDIT CARD AGREEMENT & DISCLOSURE
STATEMENT FOR SECURED VISA® CREDIT CARD

This Agreement applies to the VISA® Credit Card Account established for you by St. Mary's Bank. Any Card issued to you by us remains our property and must be returned to us or to anyone we designate or confirmed by you as destroyed, upon request. Retaining, signing or using, or permitting others to use, the Card or Credit Account is the same as signing this Agreement, and means you agree to be bound by the terms of this Agreement. All capitalized terms used in this Agreement but not otherwise defined shall have the meanings set forth below in the paragraph below with the heading "Definitions." Unless otherwise specifically stated herein, all dollar amounts set forth in this Agreement refer to U.S. Dollars.

SECURITY INTEREST IN DEPOSIT ACCOUNTS

This Agreement is a security agreement for your St. Mary's Bank Secured Visa® Credit Card. As a condition of opening this Credit Account, you are required to maintain funds in your name in a deposit account established with St. Mary's Bank (the "Deposit Account") that must be in at least the same amount as the specific credit limit before the Credit Account may be used.

You grant St. Mary's Bank a security interest in the Deposit Account including any additions to, proceeds from, substitutions or renewals of that Deposit Account, and agree and acknowledge that the funds in the Deposit Account shall serve as collateral for the St. Mary's Bank Secured Credit Card (the "Security Interest"). You acknowledge and agree that the Security Interest in the Deposit Account granted to St. Mary's Bank is to secure payment on all existing and future obligations under your Agreement and on your Credit Account. You also agree that the Security Interest provides St. Mary's Bank the right to redeem, collect, and withdraw any part of the full amount of the Deposit Account upon any Default (as defined below) under the Agreement or in the event your Credit Account is terminated for any reason by either you or St. Mary's Bank. If the Credit Account closes for any reason, St. Mary's Bank may apply funds in the Deposit Account to pay off any balance on the Credit Account without giving you prior notice. These funds are not held in trust for you. Further, upon any Default, St. Mary's Bank is authorized to act as owner of the Deposit Account and to apply all or any portion to: (a) any costs in enforcing our rights hereunder; (b) the interest and fees relating to the balance on the Credit Account; and (c) the principal balance on the Credit Account. St. Mary's Bank is irrevocably appointed as attorney-in-fact to execute any instruments required to satisfy the balance on the Credit Account. This Agreement is governed by the laws of the State of New Hampshire. Any rights of St. Mary's Bank stated in this Agreement are in addition to any others we have under applicable law. If there is a conflict regarding the Security Interest between this Agreement and any other agreement governing the Credit Account or Deposit Account, this Agreement will control. If St. Mary's Bank chooses not to, or otherwise fails to apply your funds in the Deposit Account toward amounts owed on the Credit Account or otherwise owed under this Agreement, you agree that: (a) St. Mary's Bank does not waive any right it has to do so at any

later time, and to the extent not prohibited by law, St. Mary's Bank may apply such funds at any time, at its sole discretion; (b) you are not excused from performance or payment of any obligation owing with respect to the Credit Account or under this Agreement. You waive any defense you may have against St. Mary's Bank. St. Mary's Bank may exercise its rights against the Deposit Account even if you are no longer liable on the Credit Account because of a statute of limitations or any other reasons.

Once the Credit Account is opened, no funds in the Deposit Account will be available to you up to the Credit Limit for withdrawal or to secure another loan until at least ten (10) business days following payoff and closure of the Credit Account. You may access available funds in the Deposit Account that are in excess of your Credit Limit.

St. Mary's Bank may convert your Deposit Account to another similar product offered by St. Mary's Bank at any time by giving you prior written notice. If, after such notice, you do not close your Credit Account and Deposit Account, it may convert to the different product on the date provide in the notice and shall remain subject to the Security Interest granted herein.

Definitions. In addition to other terms that may be defined in this Agreement, the following terms when used in this Agreement have the following definitions:

- "Credit Account" means the open-end revolving credit account established pursuant to your Application and this Agreement to which charges are posted based on use of a Card, information from a Card or any other means by which the Credit Account may be accessed in the future.
- "Agreement" means this Credit Card Agreement and Disclosure Statement, which includes the disclosures and other information provided on the Card Mailer, as well as the Application.
- "APR" means the Annual Percentage Rate corresponding to the MPR (as defined below) described in the "Interest Charges" section below.
- "Application" means the application for credit you signed or otherwise submitted to request us to extend credit to you under the Credit Account.
- "Authorized User" means any person you permit to use the Credit Account or who has apparent authority to use the Credit Account.
- "Card" means each VISA[®] credit card issued to you or, at your request, to an Authorized User by us for use with the Credit Account.
- "Card Mailer" means the folder sent with each Card.
- "Cash Advance Limit" means that portion of your Credit Limit that is available to be used for Cash Advances.
- "Credit Limit" means the total dollar amount of credit available to you under the terms of this Agreement.
- "We", "us" and "our" refer to St. Mary's Bank with a principal address in the State of New Hampshire at 48 Perimeter Road Manchester, NH 03103.
- "You" and "your" refer to each person who signed the Application or who otherwise agreed to be responsible for the Credit Account.

Using Your Credit Account. You may use your Credit Account as follows: (1) "Purchases": you may purchase or lease goods and

services from any merchant who honors the Card; (2) "Cash Advances": you may obtain cash or cash equivalents (a) from us or from any financial institution that honors the Card, (b) from an automatic teller machine that accepts the Card, (c) by purchasing items that may be traded right away for cash, including, but not limited to, money orders, travelers checks, lottery tickets, casino chips, vouchers redeemable for cash, or racetrack wagers, provided the issuer of such items honors the Card, and (d) by making tax or other payments; and (3) "Balance Transfers": you may request us to transfer to your Credit Account a balance that you owe to another creditor and, if we approve your request, we will pay the other creditor directly. We are not responsible for any person or entity refusing to accept the Card for Purchases or Cash Advances. We may limit the number or dollar amount of Purchases, Cash Advances and/or Balance Transfers that may be made or obtained with a Card or the Credit Account. Neither we nor our agents will be responsible or have any liability for refusing to authorize any transaction, even if you have credit available under your Credit Limit.

Illegal, Online Gambling and other Prohibited Transactions: Your Credit Account may not be used for business or commercial purposes. You further agree not to use your Credit Account for any transaction that would violate any applicable law in the State of New Hampshire, your state of residence or any other jurisdiction affected by the transaction. You agree that it is your obligation to determine the legality of a transaction before you enter into such transaction. You also agree not to use your Credit Account for any Internet or online gambling transaction, even if it would be considered legal in any of the jurisdictions referenced above. Charges to your Credit Account will not be permitted in any country or territory, or with any individual or entity that is subject to U. S. Department of the Treasury's Office of Foreign Assets Control (OFAC) economic sanctions. We may refuse to authorize any transaction referred to in this section. To the fullest extent permitted by law, you agree to pay for any Card transaction, even if that transaction is determined to be illegal or prohibited under this paragraph.

Promise to Pay. You promise to pay us for all Purchases, Cash Advances and Balance Transfers on your Credit Account, whether made by you or anyone whom you allow to use your Credit Account or you allow access to your Card. You also agree to pay any and all Interest Charges (as defined below), fees and all other amounts owed under this Agreement. If you have a joint Credit Account, each of you is jointly and severally responsible for all amounts owed under this Agreement. Any notice received from any individual responsible on the Credit Account shall be deemed to apply to all responsible parties. If we receive conflicting notices from responsible parties, we may choose which one to honor. We will not be liable to you or anyone else because we choose to honor a notice or request from any one of you.

Refunds and Adjustments. You agree that, for any refund, adjustment, or credit allowed by any merchant or other person or entity, you will not accept cash, but only credit to the Credit Account, which will appear on your monthly billing statement described below.

Monthly Billing Statements We will send you a billing statement at the end of each monthly billing cycle if the Credit Account then has a credit

or debit balance of more than One Dollar (\$1.00), a finance charge has been imposed, or we are required to do so by applicable law. You agree to promptly review each billing statement, and notify us about any errors or questions you have as provided in "Your Billing Rights" Notice attached hereto and incorporated herein as Exhibit A (the "Notice"). If you do not provide us timely notification as provided in the Notice, we will assume that you agree with all information in the billing statement and that such information is correct. Among other information, each statement will show all Purchases, Cash Advances, Balance Transfers, Interest Charges, fees and any other debits or credits to the Credit Account during that billing cycle, along with the unpaid balance at the end of that billing cycle (the "New Balance"), the minimum amount of your next payment (the "Minimum Payment Due"), and when your next payment is due (the "Payment Due Date").

Minimum Payment Due. If the New Balance shown on the statement for any billing cycle is less than Thirty Dollars (\$30.00), the Minimum Payment Due for that cycle will equal the New Balance. If the New Balance for any billing cycle equals or exceeds Thirty Dollars (\$30.00), the Minimum Payment Due for that cycle will be: (1) the greater of: (A) three percent (3%) of the New Balance, (B) Thirty Dollars (\$30.00), or (C) the sum of any unpaid Interest Charges, any unpaid fees, and one percent (1%) of the New Balance; plus (2) any unpaid Minimum Payments Due from earlier billing cycles and any amount of your New Balance that exceeds your Credit Limit or Cash Advance Limit. Payments must be made in U.S. dollars drawn on a U.S. Bank. You may pay more than the Minimum Payment Due at any time. You will not owe us any additional charge for any payment made prior to the Payment Due Date. If you pay more than the Minimum Payment Due in one billing cycle, you still have to pay the full Minimum Payment Due in the future cycles. You cannot increase your available credit by paying more than the unpaid balance on the Credit Account.

Payments on the Credit Account. Each payment required under this Agreement must be made on or before the Payment Due Date shown on the monthly billing statement. To ensure prompt processing, you must pay us in U.S. dollars, by mailing your personal check or money order, along with the payment stub from current monthly billing statement, to the address shown on that statement. Do not send cash. If you do not follow these instructions, this may delay credit of the payment. Provided the requirements of this paragraph are followed, all payments on the Credit Account received by 5:00 p.m. during our normal business day at the address shown on your monthly billing statement are considered to have been made on the date received at that address, including payments made in person at St. Mary's Bank branch locations. To the fullest extent allowed by applicable law, we may accept payments marked "payment in full" (or words of similar intent) without losing any of our rights to collect the full balance due under the Credit Account and this Agreement. If you pay us with a check or similar instrument marked with "payment in full" or similar words, you must send it to the address set forth in the Notice. Subject to any restrictions under applicable law: (1) the words "payment in full" or similar words will have no effect; and (2) we can take disputed payments without giving up any of our rights to collect any amounts remaining outstanding on the Credit Account pursuant to this Agreement. We will apply your payments to the unpaid balance of the Credit Account in the order and manner we decide, unless

restricted by an applicable law. After receipt of payments on the Credit Account, St. Mary's Bank may withhold the release of available credit equal to the amount of the payment for a period of time to ensure that sufficient funds are available.

Disputed Payments. If you dispute any amount we say you owe under this Agreement, you must notify us in writing at St. Mary's Bank Credit Card Services, P.O Box 84032, Columbus, Georgia 31908-4032 in accordance with the requirements set forth in the Notice.

Payment Holidays. At our option we may permit you from time to time to skip making the Minimum Payment Due for a specified billing cycle (referred to as a "Payment Holiday"). Even if you accept such a Payment Holiday, we will continue to assess Interest Charges on the unpaid balances of the Credit Account. Any Payment Holiday we permit will not otherwise affect the terms of this Agreement.

Credit Limit; Cash Advance Limit. You agree not to use or permit others to use the Card or the Credit Account if such use would cause either (i) the balance of the Credit Account to exceed the Credit Limit we set from time to time or (ii) the balance of the outstanding Cash Advances to exceed the Cash Advance Limit. The initial Credit Limit and Cash Advance Limit for the Credit Account are shown on the Card Mailer and will also be disclosed on each monthly billing statement for the Credit Account. We may, at our option, extend credit under the Credit Account which exceeds the Credit Limit or the Cash Advance Limit. If we do, you agree to pay the excess which we advanced to you over either of the applicable limits on or before your next Payment Due Date. We are not obligated to allow any Purchase, Cash Advance or Balance Transfer which would cause your Credit Account balance or Cash Advance Balance to exceed your Credit Limit or Cash Advance Limit, as applicable, and if we do, we are not obligated to do so at a later time. We may increase or decrease your Credit Limit and/or Cash Advance Limit at any time, subject to any restrictions of applicable law. We may terminate your ability to obtain additional credit under this Agreement if you exceed the Credit Limit or the Cash Advance Limit.

Interest Charges. Each billing cycle, we will charge interest to you based on the average daily balance for each type of transaction on your Credit Account ("Interest Charges"). By type of transaction, we mean Purchases, Cash Advances, Balance Transfers and any transactions subject to a special offer APR. To compute the Interest Charges owed on your Credit Account for each billing cycle, we first calculate the average daily balance for each type of transaction. Next, we multiply the average daily balance for that type of transaction by the applicable interest rate. After computing the Interest Charge for each type of transaction, we add together these Interest Charges to determine the total Interest Charges on your Credit Account for the billing cycle. If you are charged interest for any billing cycle, the Interest Charge will be no less than One Dollar (\$1.00).

Average Daily Balances Used to Compute Interest. To get the average daily balance for each type of transaction on your Credit Account: (1) we calculate a daily balance for each day in the current billing cycle; (2) we add all the daily balances together; and (3) we divide the sum of the daily balances by the number of days in the current billing

cycle. To calculate the daily balance for each type of transaction for each day in the current billing cycle, we take the beginning balance for that type of transaction on that day, add any new transactions and applicable fees or other charges, and subtract any applicable payments and credits. The following fees and charges will be added to the daily balance for Purchases on the date each is posted to the Credit Account: Annual Fee, Foreign Transaction Fee, Late Fee, Returned Payment Fee, Expedited Delivery Fee, Pay-by-Phone Fee, and any amounts permitted under the section titled "Attorney's Fees and Other Collection Costs" below. Any Cash Advance Fee will be added to the daily balance for Cash Advances on the date it is posted to the Credit Account. Any Balance Transfer Fee will be added to the daily balance for Balance Transfers on the date it is posted to the Credit Account. If any daily balance is less than zero we treat it as zero.

Interest Rates. We calculate how much interest you owe each billing cycle by applying a monthly periodic rate (an "MPR") to the average daily balance for Purchases, Cash Advances, Balance Transfers and any transactions subject to a special offer APR. We get each MPR by dividing the APR for that transaction type by twelve (12). The interest rates that apply to your Credit Account are shown on the Card Mailer and each monthly billing statement. Except for any introductory or other special offer APR, each APR is a variable rate equal to the Prime Rate plus any margin shown on the Card Mailer or in the special offer. The "Prime Rate" is the U.S. Prime Rate published in *The Wall Street Journal* on the last business day of the month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in your variable APRs on the first day of your billing cycle that begins in the month immediately following the change in the index. If your APRs increase, the amount of interest you will owe and the Minimum Payment Due may increase.

Grace Period/Paying Interest. Your Payment Due Date is at least twenty-five (25) days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your entire New Balance by the Payment Due Date each month. No Interest Charge will be imposed on new Purchases posted to your Credit Account during a billing cycle if the outstanding New Balance for the preceding billing cycle had been paid in full and credited by the "Payment Due Date" for that billing cycle. However, if (1) the outstanding New Balance for the preceding billing cycle has been paid in full and credited by the Payment Due Date for that billing cycle, (2) a Purchase is posted to the Credit Account during the current billing cycle, and (3) the New Balance of the current billing cycle is not paid in full and credited by the Payment Due Date for the current billing cycle, an Interest Charge will accrue on the Purchase from the first day of the billing cycle which follows the current billing cycle. For any billing cycle in which the Credit Account has an outstanding New Balance which was not paid and credited by the Payment Due Date for the preceding billing cycle, we will begin charging interest on all Purchases, Cash Advances and Balance Transfers on the transaction date.

Special Offers: We may make a special offer to you. For example, we may offer a reduced interest rate. Such offers may apply to all transactions or balances on your Credit Account, or only to some transactions or balances. We will tell you what terms of the special offer

differ from the terms of this Agreement. Except as we tell you in a special offer, the rest of this Agreement will still apply to your Credit Account.

Fees. You agree to pay the following fees, as applicable:

Annual Fee. If this fee applies to your Credit Account, the amount of the fee is shown on the Card Mailer. This fee will be charged to your Credit Account when we issue the Card, and annually at the end of the month that includes the anniversary date of the opening of the Credit Account. Payment of the fee is a condition for maintaining the Credit Account. The fee will be charged regardless of whether you use the Credit Account, and is not refundable even if the Credit Account is closed for any reason by either you or us.

Transaction Fees:

- Cash or ATM Advance Fee. A fee of \$10 or four percent (4%) of the amount of each Cash Advance (whichever is greater). This fee is in addition to the Interest Charge which will accrue on the Cash Advance.
- Balance Transfer Fee. A fee of \$10 or four percent (4%) of the amount of each Balance Transfer (whichever is greater). This fee is in addition to the Interest Charge which will accrue on the Balance Transfer.
- Foreign Transaction Fee. One percent (1%) of the U.S. dollar amount of any transaction made (1) in a foreign currency, (2) outside of the United States, or (3) with a foreign merchant, even if that transaction is made in U.S. dollars. We may charge this fee for each transaction (including returns and refunds) at the time the transaction is posted to your Account.

Penalty Fees:

- Late Payment Fee. A fee if we do not receive at least the Minimum Payment Due by the Payment Due Date (or the next business day if the Payment Due Date falls on a Saturday, Sunday or holiday). For any late payment, this fee will be \$25 but never more than the full amount of the Minimum Payment Due (as shown on the billing statement) that was due immediately before the fee is assessed, rounded up to the nearest dollar.
- Returned Payment Fee. A fee if a check or similar instrument or any debit for payment on your Account is returned unpaid for any reason. The amount of this fee will be up to \$35 or the full amount of the Minimum Payment Due that was due immediately before the payment was returned, rounded up to the nearest dollar, whichever is less.
- Returned Convenience Check Fee: A fee of \$25 will be charged to your account if a Convenience Check written on your account is declined and returned to the payee.

Other Fees:

- Pay-by-Phone Fee. A fee of \$10 if you request us to electronically debit your deposit or other account for a payment on the Account, and we honor your request.
- Expedited Delivery Service Fee. Except as provided below, a \$30 fee if you request and we agree to arrange for expedited delivery of any Card to you (for example, by an overnight delivery service).
- Convenience Check Stop Payment Fee: A Fee of \$25 per occurrence if you request us to place a Stop Payment on Convenience Checks drawn against your Account.

- **Document Fee:** A Fee of \$10 per item if you request us to make a copy. Examples would be, Statements, Sales Drafts, Balance Transfers, Payment Checks, Convenience Checks.

Transactions Made in Foreign Currencies. If a transaction is made in a foreign currency, the company processing that transaction will convert the transaction into a U.S. dollar amount, and we will charge your Credit Account for the converted amount. The currency exchange will be done by a method and at a rate determined by the company that processes the transaction. The exchange rate in effect on the processing date may be different from the exchange rate in effect on the transaction date or the posting date. If you make a return or get a refund, the same procedures shall apply. The amount of any return or refund credit may be different from the amount of the original transaction because the exchange rate may change from day to day.

Termination. We may reduce the Credit Limit or terminate your ability to receive additional credit under this Agreement at any time without notice, in accordance with applicable law. You may terminate your ability to receive additional credit under this Agreement by giving us notice of termination and returning to us or confirming in writing to us destruction of all Cards. Termination by you will be effective after we have received your written notice and had a reasonable opportunity to act on it. If your ability to receive additional credit under this Agreement is terminated, either by you or by us, this Agreement is not terminated. Your obligations and our rights under this Agreement shall remain effective until all amounts due under this Agreement have been paid in full. If no Default has occurred at the time of termination, you may pay off any balance under the terms of this Agreement that apply at that time.

Default. You will be in default with no further notice from St. Mary's Bank under this Agreement upon the occurrence of any of the following events: (1) you fail to make any payment required under this Agreement when due; (2) you fail to perform or abide by any of your agreements or obligations under this Agreement or any other loan agreement you have with us or with any other creditor; (3) you become insolvent (meaning your liabilities exceed your assets or you are unable to pay your debts as they become due); (4) any action is taken by or against you under any bankruptcy or insolvency laws; (5) any attachment or garnishment proceedings are initiated against you; (6) you die or are declared incompetent; (7) you withdraw or transfer from the Deposit Account any funds in which St. Mary's Bank holds a Security Interest under this Agreement; (8) you have given the Bank false or misleading information or misrepresentations; (9) we, in good faith, believe the prospect of your payment or performance under this Agreement is impaired; or (10) you fail or refuse to provide current financial information to us when we request it (in each instance a "Default"). Upon the occurrence of any Default, all amounts you owe under this Agreement will become immediately due and payable in full. The Bank may also exercise all the rights of an owner of the Deposit Account. You must also return to us or confirm in writing to us destruction of all Cards issued to you in connection with the Credit Account. The occurrence of a Default shall not release you from any obligation you have incurred under this Agreement. Following the occurrence of a Default, your obligations and our rights under this Agreement shall remain effective until all amounts due under this Agreement have been paid in full.

Attorney's Fees and Other Collection Costs. You agree to pay the costs we incur following the occurrence of a Default including any reasonable out-of-pocket attorney's fees incurred to collect amounts you owe under this Agreement. We will not charge you for our collection costs if you owe us \$300 or less or an applicable law says we may not. Any amounts you owe for these collection costs may be added to the outstanding balance of the Credit Account, and interest may be charged on these costs at the APR applicable to Purchases.

Changing this Agreement. We reserve the right to amend this Agreement at any time by adding, deleting or changing provisions of this Agreement in compliance with applicable laws. We will tell you when any change will be effective and how it will apply to your Credit Account. All amendments will comply with the applicable notice requirements of applicable laws in effect at that time. If an amendment gives you the opportunity to reject the change, and if you reject the change in the manner provided in such amendment, we may terminate your rights under this Agreement and may require you to return the Card as a condition of your rejection. We may replace your Card with another Card at any time. You may not change this Agreement unless we agree in writing to the change.

Governing Law; Severability. This Agreement and your Credit Account will be governed by (1) applicable federal law, and (2) to the extent not preempted by federal law, the laws of the State of New Hampshire, without regard to its conflicts of law provisions. We accepted this Agreement in New Hampshire. If any provision of this Agreement is found to be invalid by a court of competent jurisdiction and venue, you agree the provision will be viewed as if it was amended to the extent necessary to comply with the law. If that is not possible, then only the provision that conflicts with the law will be deleted. The remaining provisions of this Agreement will remain effective.

Credit Reports. You agree that we may obtain consumer credit reports from one or more credit reporting agencies or others in connection with opening or maintaining the Credit Account, determining the Credit Limit and Cash Advance Limit, or making any extension of credit to you under the Credit Account. We may also ask you for additional information in connection with the Credit Account and request credit reports to verify your current credit standing. You agree that we may release information to others, such as credit reporting agencies, regarding the status and history of the Credit Account. However, we are not obligated to release any such information unless required by law. If you believe inaccurate information about you or your Credit Account has been furnished to a credit reporting agency, please write to us at St. Mary's Bank Credit Card Services, P.O. Box 84032, Columbus, Georgia 31908-4032, including your name, address, phone number, and Credit Account number, and a detailed explanation of the information you believe has been reported in error.

Notices. Any notices given under this Agreement or relating to the Credit Account will be effective only if given in writing to us at St. Mary's Bank Credit Card Services, P.O. Box 84032, Columbus, Georgia 31908-4032, and to you at your last address shown on our records. You agree to notify us immediately if your address changes from that shown on the

Application you submitted in connection with opening the Credit Account.

Liability for Unauthorized Use. If any Card is lost or stolen or the Credit Account otherwise may be used without your authorization, you must notify us immediately by calling us at 1.866.686.5210, or writing us at St. Mary's Bank Credit Card Services, P.O. Box 84032, Columbus, Georgia 31908-4032. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed Fifty Dollars (\$50.00).

YOUR BILLING RIGHTS •

KEEP THIS NOTICE FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act

What to do if you find a mistake on your statement.

If you think there is an error on your statement, write to us at St. Mary's Bank Credit Card Services, P.O. Box 84032, Columbus, Georgia 31908-4032 as soon as possible. In your letter, give us the following information:

- Account information: Your name and Credit Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

If possible, please include in your correspondence the date of the transaction and the reference number for the charge.

What will happen after we receive your letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on the amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your Credit Limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your rights if you are dissatisfied with your credit card purchases.

If you are dissatisfied with the goods or services that you have purchased with your Credit Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at St. Mary's Bank Credit Card Services, P.O. Box 84032, Columbus, Georgia 31908-4032.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Account Opening Disclosures

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% Introductory APR for seven cycles After that, your APR will be 14.95% . This APR will vary with the market based on the Prime Rate
APR for Balance Transfers	2.99% Introductory APR for twelve cycles After that your APR will be 14.95% . This APR will vary with the market based on the Prime Rate
APR for Cash or ATM Advances	14.95% . This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	None
Paying Interest	Your due date is 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash or ATM advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees	
• Purchases	None
• Balance Transfer Fee	Either \$10.00 or 4% of the amount of each balance transfer, whichever is greater.
• Cash or ATM Advance Fee	Either \$10.00 or 4% of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	1% of the transaction amount in U.S. dollars.
Penalty Fees	
• Late Payment Fee	Up to \$25
• Over-the-Credit Limit Fee	None
• Returned Payment Fee	Up to \$35
<p>How We Will Calculate Your Balance: We use a method called "Average Daily Balance (including new purchases)." See your account agreement for more details.</p> <p>Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.</p>	

The information stated above is updated regularly, but may have changed since the last update. To obtain information about changes in the above disclosures, contact us at St. Mary's Bank, PO Box 84032, Columbus, GA 31908-4032 or 1-866-686-5210. Credit Cards are issued by St. Mary's Bank. Member NCUA